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B6 Summary (Official Form 6 - Summary) (12/07)

### **United States Bankruptcy Court**District of South Carolina

In re	Jennifer Rennee Porter		Case No1	3-05305	
_		, Debtor			
			Chapter	13	

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	3	75,000.00		
B - Personal Property	Yes	5	7,693.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		96,300.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		3,082.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		8,268.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,710.77
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,262.77
Total Number of Sheets of ALL Schedu	ıles	20			
	T	otal Assets	82,693.00		
			Total Liabilities	107,650.00	

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Form 6 - Statistical Summary (12/07)

### **United States Bankruptcy Court District of South Carolina**

In re	Jennifer Rennee Porter		Case No.	13-05305	
-		Debtor	,		
			Chapter	13	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	3,082.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	3,082.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,710.77
Average Expenses (from Schedule J, Line 18)	2,262.77
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,408.82

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		16,277.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	3,082.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		8,268.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		24,545.00

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B6A (Official Form 6A) (12/07)

In re	Jennifer Rennee Porter	,	Case No	13-05305	
		Debtor			

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Joint, or Secured Claim Deducting any Secured Claim or Exemption Community 82,300.00 Fee Simple 75,000.00 **DEBTOR'S RESIDENCE: MOBILE HOME AND LAND:** 

228 ROUND TREE COURT GASTON, SC 29053, LEXINGTON COUNTY, TMS# (009929-01-041), (.59) ACRES OF LAND, TAX APPRAISAL VALUE ŐF LAND (\$16,500), SEE ATTACHED APPRAISAL.

**MOBILE HOME: 2003 FLEETWOOD DOUBLEWIDE** MOBILE HOME: VIN# (GAFL1275A74102), (72X32), NADA VALUE (\$62,442)

TOTAL VALUE OF PROPERTY: (\$78,942) **DEBTOR'S OPINION OF MARKET VALUÉ (\$75,000)** 

> Sub-Total > 75,000.00 (Total of this page)

75,000.00 Total >

(Report also on Summary of Schedules)

# COUNTY OF LEXINGTON

ONLINE SERVICES

SITE MAP

CONTACT US

#### Data last updated: 09/20/2013

TMS# 009929-01-041 Show Map

**TAX YEAR: 2013** 

OWNER: PORTER, JENNIFER R

ADDRESS: 228 ROUNDTREE CT

PROPERTY ADDRESS: 228 ROUNDTREE CT
GASTON, SC 29053
PROPERTY ADDRESS: 228 ROUNDTREE CT
LEGAL DESCRIPTION: ROUNDTREE 2B LOT 41
DEED BOOK & PAGE: 8802-68
PLAT: SLID-559-5
LAND USE: 1072:DETITLED MOBILE HOME
TAX DISTRICT: 4

ASSESSMENT INFORMATION LOTS: ACRES: TAXABLE LAND: TAXABLE BUILDING: ASSESSMENT LAND: ASSESSMENT BUILDING: HOMESTEAD EXEMPTION: TAX RELIEF EXEMPTION:	1 0 16500 74440 660 2980 0 3640	BUILDING INFORMATION SQUARE FOOT LIVING AREA: UNFINISHED AREA: YEAR BUILT: NUMBER OF BEDROOMS: NUMBER OF FULL BATHS: NUMBER OF HALF BATHS: HEATING SYSTEM: HEAT:	2432 2003 4 2 0
--	--	--	-----------------------------

SALE DATE 10/31/2003	SELLER ORION INVESTMENTS INC	SALES INFORMATION BUYER	PRICE	BOOK/PAGE	
02/28/2003 06/07/2000	PD LIMITED, LLC WE-PIC PROPERTIES, LLC	PORTER, JENNIFER R ORION INVESTMENTS INC PD LIMITED, LLC	145000 7	8802-68 7963-209 5820-164	

Lexington County



Good Friends and Great Communities



### **NADAguides Value Report**

(This is not an appraisal form)

Refe	erence Num	ber			Office L	Location				Guide	Edition Se	ep-Oct 2013
Υe	ear Mfg'd		Ma	nufacturer				Tra	ade Name		State	Region
	2003		FL	EETWOOD				FLEE	TWOOD MO	D	SC	SA
	Floor Areas	s: Double-V	Vide Chart: 26	2								
				\	Vidth	_	Leng	th		Total Value		
	Main Fl	oor Area			32	Х	72			\$62,442.00		
	Floor Valu	ie										\$62,442.00
	Items Mult	tiplier (N/A)									x	N/A
1.	Base Stru	ıcture Valu	ie									\$62,442.00
2.	State Loca	ation Adjus	tment							,	х	100 %
3.	Total Guid	le Book Re	tail Value (in ave	rage condition	)							\$62,442.00
4.	Condition	Adjustmen	t	Excellent	Good	Ave	rage	Fair	Poor	N/A	х	N/A
5.	Condition	Adjusted V	alue Remaini	ng Physical Li	fe: N/A							\$62,442.00
6.	Land-Leas	se Commui	nity Adjustment	Unique	Excellent	t S	tandard	Fair	Poor	N/A	х	N/A
7.	Land-Leas	se Commu	nity Adjusted Valu	ıe								\$62,442.00
8.	Total Adju	usted Valu	e of Home									\$62,442.00
9.	Total Addi	tional Feat	ures								+	\$0.00
10.	Total Repa	airs									-	\$0.00
11.	Total Adju	usted (Ret	ail) Value of Ho	me and Optio	nal Equipme	ent						\$62,442.00
12.	Wholesale	e Value	Consignment	Purchase	e Mov	ed For R	esale	N/A		x N/	Ą	N/A
13.	Additional	Adjustmer	ts									
Comp	oleted By:	JASON M	OSS									
Comr	ments:											
				1004C/7	70B users - c explanation,							

Date: 09/23/2013

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B6B (Official Form 6B) (12/07)

In re	Jennifer Rennee Porter		Case No	13-05305	
_	_	Debtor			

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	CASH ON HAND	-	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X		
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	HOUSEHOLD GOODS AND OTHER HOUSEHOLD APPLIANCES: LIVING ROOM SET, (2) BEDROOM SETS, BED, RUGS, DVD PLAYER, KITCHEN TABLE, CHAIRS, (2) TELEVISIONS, MICROWAVE, (2) IRONS, VCR, REFRIGERATOR AND STOVE.	-	1,750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	BOOKS AND OTHER COLLECTIBLES	-	40.00
6.	Wearing apparel.	ASSORTED USED CLOTHING	-	100.00
7.	Furs and jewelry.	JEWELRY: COSTUME JEWELRY	-	20.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	TERM LIFE INSURANCE: COLONIAL LIFE PO BOX 1365 COLUMBIA, SC 29202, POLICY# (6561), FACE VALUE OF POLICY (\$30,000), CASH SURRENDER VALUE (\$0.00)	-	0.00
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tot	al > <b>1,960.00</b>
		(Total	of this page)	1,500.00

3 continuation sheets attached to the Schedule of Personal Property

Page 7 of 39 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Jennifer Rennee Porter	,	Case No	13-05305	
		D-1-4			

Debtor

#### **SCHEDULE B - PERSONAL PROPERTY**

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	RETI RETI PRO ENTE PEN	REMENT PROGRAM: JOHN HANCOCK REMENT PLAN, ERISA QUALIFIED 401 (K) REMENT PROGRAM, FACE VALUE OF GRAM (\$1,600), PROGRAM CANNOT BE ERED INTO WITHOUT SUBSTAINTIAL ALTY UNTIL THE AGE OF RETIREMENT HAS N REACHED.	-	0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				0.175	-1.
			(Tota	Sub-Total of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Jennifer Rennee Porter	Case No	13-05305

Debtor

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(**************************************		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	(	1992 MERCURY TOPAZ: VIN# (1MEPM36X5NB627530), (4) DOOR, (4) CYLINDER, (199,000) MILES, DEBTOR'S OPINION OF VALUE (\$1,000)	-	1,000.00
		(	2006 KIA SORENTO: VIN# (KNDJD733X65613391), (4) DOOR, (4) CYLINDER, (128,000) MILES, NADA VALUE (\$4,023)	-	4,023.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
				Sub-Tota	al > 5,023.00
			(Total	of this page)	

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In	re Jennifer Rennee Porter		Cas	e No. <u>13-</u>	05305
			Debtor		
		SCI	HEDULE B - PERSONAL PROPERTY (Continuation Sheet)	<i>Y</i>	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	F (	DEBTOR RECEIVED A SSI/DISABILITY BENEFIT FOR HER DAUGHTER IN THE AMOUNT OF \$710.00)/MONTHLY UNTIL JULY 2013. IT WAS SUSPENDED BUT SHE IS ACTVELY SEEKING TO RECEIVE THIS BENEFIT AGAIN WITHIN THE NEXTFEW MONTHS.	-	710.00

| Sub-Total > | **710.00** | (Total of this page) | Total > | **7,693.00** |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Kelley Blue Book Filed 09/23/13 Entered 09/23/13 14:51:21 Desc Main Case 13-05305-dd Doc 8 Page 10 of 39 Document

Kelley Blue Book The Trusted Resource

CHEVROLET FINDNE VROADS

advertisement

why acis?

### 2006 Kia Sorento **Pricing Report**



Style: LX Sport Utility 4D Mileage: 127203

#### Trade-In Value

Excellent \$4,123

Very Good \$4,023

Good \$3,648

\$2,848

#### **Vehicle Highlights**

MPG: City 13/Hwy 18

Max Seating: 5

Doors: 4

Engine: V6, 3.5 Liter

Drivetrain: 4WD

Transmission: Automatic

**EPA Class: Sport Utility Vehicles** 

**Body Style: Sport Utility** 

Country of Origin: Korea

Country of Assembly: Korea

#### Your Configured Options

Our pre-selected options, based on typical equipment for this car.

✓ Options that you added while configuring this car.

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B6C (Official Form 6C) (4/13)

In re	Jennifer Rennee Porter		Case No	13-05305	
		-,			

Debtor

SCHEDULE C	- PROPERTY CLAIMED AS	EXEMPT	
Debtor claims the exemptions to which debtor is entitled to (Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)	\$155,675. (Amount s	subject to adjustment on 4/1	emption that exceeds //6, and every three years thereaf or after the date of adjustment.)
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property DEBTOR'S RESIDENCE: MOBILE HOME AND LAND: 228 ROUND TREE COURT GASTON, SC 29053, LEXINGTON COUNTY, TMS# (009929-01-041), (.59) ACRES OF LAND, TAX APPRAISAL VALUE OF LAND (\$16,500), SEE ATTACHED APPRAISAL.	S.C. Code Ann. § 15-41-30(A)(1)	54,000.00	75,000.00
MOBILE HOME: 2003 FLEETWOOD DOUBLEWIDE MOBILE HOME: VIN# (GAFL1275A74102), (72X32), NADA VALUE (\$62,442)			
TOTAL VALUE OF PROPERTY: (\$78,942) DEBTOR'S OPINION OF MARKET VALUE (\$75,000)			
Cash on Hand CASH ON HAND	S.C. Code Ann. § 15-41-30(A)(7) UNUSED PORTION OF HOMESTEAD EXEMPTION	50.00	50.00
Household Goods and Furnishings HOUSEHOLD GOODS AND OTHER HOUSEHOLD APPLIANCES: LIVING ROOM SET, (2) BEDROOM SETS, BED, RUGS, DVD PLAYER, KITCHEN TABLE, CHAIRS, (2) TELEVISIONS, MICROWAVE, (2) IRONS, VCR, REFRIGERATOR AND STOVE.	S.C. Code Ann. § 15-41-30(A)(3)	1,750.00	1,750.00
Books, Pictures and Other Art Objects; Collectible BOOKS AND OTHER COLLECTIBLES	<u>s</u> S.C. Code Ann. § 15-41-30(A)(3)	40.00	40.00
Wearing Apparel ASSORTED USED CLOTHING	S.C. Code Ann. § 15-41-30(A)(3)	100.00	100.00
Furs and Jewelry JEWELRY: COSTUME JEWELRY	S.C. Code Ann. § 15-41-30(A)(4)	20.00	20.00
Interests in Insurance Policies TERM LIFE INSURANCE: COLONIAL LIFE PO BOX 1365 COLUMBIA, SC 29202, POLICY# (6561), FACE VALUE OF POLICY (\$30,000), CASH SURRENDER VALUE (\$0.00)	S.C. Code Ann. § 15-41-30(A)(8)	0.00	0.00

\_\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (4/13) -- Cont.

In re	Jennifer Rennee Porter	,	Case No	13-05305	
		D 1.			

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Interests in IRA, ERISA, Keogh, or Other Pension of RETIREMENT PROGRAM: JOHN HANCOCK RETIREMENT PLAN, ERISA QUALIFIED 401 (K) RETIREMENT PROGRAM, FACE VALUE OF PROGRAM (\$1,600), PROGRAM CANNOT BE ENTERED INTO WITHOUT SUBSTAINTIAL PENALTY UNTIL THE AGE OF RETIREMENT HAS BEEN REACHED.	or Profit Sharing Plans S.C. Code Ann. § 15-41-30(A)(11)(e)	0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 1992 MERCURY TOPAZ: VIN# (1MEPM36X5NB627530), (4) DOOR, (4) CYLINDER, (199,000) MILES, DEBTOR'S OPINION OF VALUE (\$1,000)	S.C. Code Ann. § 15-41-30(A)(2)	5,625.00	1,000.00
Other Personal Property of Any Kind Not Already IDEBTOR RECEIVED A SSI/DISABILITY BENEFIT FOR HER DAUGHTER IN THE AMOUNT OF (\$710.00)/MONTHLY UNTIL JULY 2013. IT WAS SUSPENDED BUT SHE IS ACTVELY SEEKING TO RECEIVE THIS BENEFIT AGAIN WITHIN THE NEXT FEW MONTHS.	<u>listed</u> S.C. Code Ann. § 15-41-30(A)(11)(c)	710.00	710.00

Total: 62,295.00 78,670.00 Case 13-05305-dd Doc 8 Filed 09/23/13 Entered 09/23/13 14:51:21 Desc Main Page 13 of 39 Document

B6D (Official Form 6D) (12/07)

In re	Jennifer Rennee Porter		Case No	13-05305	
		,			
•		Debtor			

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTLXGEN	UNLIQUIDAT	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Auto Loan	T	T E D			
AUTO CREDIT OF COLUMBIA 121 EXECUTIVE CENTER DRIVE Columbia, SC 29210		-	2006 KIA SORENTO:TO BE PAID THROUGH PLAN		<u> </u>			
	L		Value \$ 4,023.00			Ш	13,000.00	8,977.00
Account No.  SECURITY FINANCE 609 12TH STREET West Columbia, SC 29169		_	Non-Purchase Money Security  HOUSEHOLD GOODS AND OTHER  HOUSEHOLD APPLIANCES: 522 (F) LIEN  AVOID					
			Value \$ 1,750.00				1,000.00	0.00
Account No. 5982			Mortgage					
WELLS FARGO PO BOX 660278 Dallas, TX 75266		_	DEBTOR'S RESIDENCE: MOBILE HOME AND LAND: 228 ROUND TREE COURT GASTON, SC 29053, ARREARS TO BE PAID THROUGH PLAN (\$5,200), TO BE RESUMED OCTOBER 2013.					
			Value \$ 75,000.00				82,300.00	7,300.00
Account No.			Value \$					
o continuation sheets attached		•	S (Total of the	Subt			96,300.00	16,277.00
			(Report on Summary of Sc	_	ota ule	.	96,300.00	16,277.00

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B6E (Official Form 6E) (4/13)

In re	Jennifer Rennee Porter		Case No	13-05305
_		Debtor ,		

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the

column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to prioritisted on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report the total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. $11 \text{ U.S.C.} \ \$ 507(a)(3)$ .
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. $\S$ 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Jennifer Rennee Porter			Case No	13-05305	
-		Debtor	-,			

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. 6561 2013 ATTORNEYS FEE MOSS & ASSOCIATES, ATTORNEYS, 0.00 **816 ELMWOOD AVENUE** Columbia, SC 29201 3,082.00 3,082.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 3,082.00 3,082.00 Total 0.00 (Report on Summary of Schedules) 3,082.00 3,082.00 Case 13-05305-dd Doc 8 Filed 09/23/13 Entered 09/23/13 14:51:21 Desc Main Document Page 16 of 39

R6F	(Officia	l Form	(F)	(12/07)

In re	Jennifer Rennee Porter		_	Case No	13-05305	
-		Debtor	•,			

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME   MAILING ADDRESS   NCLUDENG ZIP CODE   AND ACCOUNT'N UMBER (See instructions above.)   No. 6459	Check this box if debtor has no creditors holding unsecure	ea c	ıaın	ns to report on this Schedule F.					
ARM ACCOUNTS FOR WELLS FARGO PO BOX 129 Thorofare, NJ 08086  - Collections  - Col	MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N N	30_	T F	J T E	AMOUNT OF CLAIM
ARM ACCOUNTS FOR WELLS FARGO PO BOX 129 Thorofare, NJ 08086    -	Account No. 6459				Т	E			
AT&T PO BOX 105503 Atlanta, GA 30348    -   -   -   -   -   -   -   -	PO BOX 129		-	Concentions					172.00
AT&T PO BOX 105503 Atlanta, GA 30348    -   -     -	Account No. 1891		Г		$\forall$	Г	T	$\dagger$	
COLLECTCORP/BANK OF AMERICA 455 NORTH 3RD STREET STE 260 Phoenix, AZ 85004  Account No. 6561  DISH NETWORK PO BOX 94063 Palatine, IL 60094  2 continuation sheets attached  Subtotal  2 980 00	PO BOX 105503		-	Services					0.00
COLLECTCORP/BANK OF AMERICA 455 NORTH 3RD STREET STE 260 Phoenix, AZ 85004  - 2,108.00  Account No. 6561  DISH NETWORK PO BOX 94063 Palatine, IL 60094  - 3 Continuation sheets attached  Subtotal  2 980 00	Account No. 4401		H	2013	$\forall$		t	+	
DISH NETWORK PO BOX 94063 Palatine, IL 60094  700.00  Subtotal 2 980.00	455 NORTH 3RD STREET STE 260		-	Collections					2,108.00
DISH NETWORK PO BOX 94063 Palatine, IL 60094  700.00 Subtotal	Account No. 6561				$\sqcap$		T	†	
2 continuation sheets attached 2 980 00	PO BOX 94063		-	Services					700.00
	<b>2</b> continuation sheets attached							$\prod$	2,980.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Jennifer Rennee Porter		Case No	13-05305	 
_		Debtor			

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITORIC MAME	С	Hu	sband, Wife, Joint, or Community	C	: T	J D		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E N	[C     U 	I U I T I E	AMOUNT O	F CLAIM
Account No. 6561			2013	Ī	Ī			
IRS PO BOX 7346 Philadelphia, PA 19101-7346		-	NOTICE ONLY					0.00
Account No. <b>6561</b>	+		2013 NOTICE ONLY					0.00
LEXINGTON COUNTY 212 SOUTH LAKE DRIVE Lexington, SC 29072		-						
								0.00
Account No. 0394  PALMETTO HEALTH RICHLAND PO BOX 402111 Atlanta, GA 30384		-	2012 Medical Bills					500.00
Account No. 6561	╁		2013			+		
SC DEPARTMENT OF REVENUE PO BOX 12265 Columbia, SC 29211		-	NOTICE ONLY					
Account No. <b>2833</b>	╀		2009			+		0.00
SPRINGLEAF FINANCIAL SERVICES 2341 AUGUSTA ROAD West Columbia, SC 29169		-	Personal Loan					. 440.00
						Ţ	-	3,410.00
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Sul of this			3	3,910.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Jennifer Rennee Porter		Case No	13-05305	
_	·	Dehtor			

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGE	Ü	F U	DISPUTED	AMOUNT OF CLAIM
Account No. 5882			2009 Medical Bills	G E N T	D A T E D			
UNIVERSITY PEDIATRICS PO BOX 651688 Charlotte, NC 28265		-						
								878.00
Account No.			2011 Personal Loan					
WOODFOREST BANK PO BOX 7889 Spring, TX 77380		-						
								500.00
Account No.								
Account No.	T							
Account No.	-					-	-	
Sheet no. <b>_2</b> of <b>_2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Total of t	Sub			,	1,378.00
Cleanors Holding Onsecured Homphority Claims				7	Γota	al	Ī	0.000.00
			(Report on Summary of So	chec	dule	es)	)	8,268.00

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B6G (Official Form 6G) (12/07)

In re	Jennifer Rennee Porter		Case No.	13-05305	
_		Debtor			

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 13-05305-dd Doc 8 Filed 09/23/13 Entered 09/23/13 14:51:21 Desc Main Document Page 20 of 39

B6H (Official Form 6H) (12/07)

In re	Jennifer Rennee Porter		Case No	13-05305	
_		· · · · · · · · · · · · · · · · · · ·			
		Debtor			

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Off	cial Form 6I) (12/07)			
In re	Jennifer Rennee Porter		Case No.	13-05305
		Debtor(s)		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

alculated on this fo	orm may differ from	m the current monthly income calculated on Form 2	22A, 22B, or 22C.			
Debtor's Marital St	atus:	DEPENDENTS	OF DEBTOR AND SP	OUSE		
Separated		RELATIONSHIP(S): Son Daughter	AGE(S): 12 18			
Employment:		DEBTOR	T	SPOUSE		
Occupation	В	BISTRO SERVER				
Name of Employer	S	STILL HOPES EPISCOPAL RETIREMENT				
How long employe		1 YEARS				
Address of Employ	ver C	DNE STILL HOPES DRIVE West Columbia, SC 29172				
		rojected monthly income at time case filed)		DEBTOR		SPOUSE
		commissions (Prorate if not paid monthly)	\$	1,817.15	\$_	N/A
2. Estimate monthly	y overtime		\$	0.00	\$	N/A
3. SUBTOTAL			\$	1,817.15	\$	N/A
4. LESS PAYROL						
•	es and social secur	rity	\$	222.24	\$	N/A
b. Insurance			\$	198.25	\$_	N/A
c. Union dues			\$_	0.00	\$_	N/A
d. Other (Spe		REMENT		72.69	\$_	N/A
	EMPL	LOYEE MEALS	<u> </u>	16.54	\$ <u>_</u>	N/A
5. SUBTOTAL OF	PAYROLL DED	UCTIONS	\$	509.72	\$	N/A
6. TOTAL NET M	ONTHLY TAKE I	HOME PAY	\$	1,307.43	\$_	N/A
		business or profession or farm (Attach detailed state		0.00	\$	N/A
8. Income from rea			\$	0.00	<u>\$</u> _	N/A
9. Interest and divid			\$	0.00	\$ _	N/A
dependents lis	sted above	t payments payable to the debtor for the debtor's use	e or that of \$	0.00	\$	N/A
	ANTICIPATED	SSI/DISABILITY FOR DAUGHTER		710.00	\$_	N/A
		2ND JOB IINCOME (\$866.67) - TAXES (\$173	3.33) \$	693.34	\$ _	N/A
12. Pension or retir			\$	0.00	\$ _	N/A
13. Other monthly	income		_			
(Specify):			\$	0.00	\$_	N/A
•			\$	0.00	\$	N/A
14. SUBTOTAL O	F LINES 7 THRO	OUGH 13	\$	1,403.34	\$_	N/A
15. AVERAGE MO	ONTHLY INCOM	IE (Add amounts shown on lines 6 and 14)	\$	2,710.77	\$_	N/A
16. COMBINED A	VERAGE MONT	THLY INCOME: (Combine column totals from line	: 15)	\$	2,710	).77

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

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#### B6I (Official Form 6I) (12/07)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

DEBTORS INCOME IS CALCULATED BASED ON 2013 YEAR TO DATE AS THIS IS A MORE ACCURATE REFLECTION
OF CURRENT MONTHLY INCOME. DEBTOR WAS RECEIVING A MONTHLY SSI/DISABILITY BENEFIT OF (\$710.00)
FOR HER DAUGHTER UNTIL JULY 2013. IT HAS BEEN SUSPENDED BUT SHE IS ACTIVELY SEEKING THIS
ANTICIPATED INCOME WITHIN THE NEXT FEW MONTHS. DEBTOR IS CURRENTLY SEEKING A SECOND JOB AND
ANTICIPATES (\$10) PER HOUR AT 20 HOURS PER WEEK. DEBTOR DOES NOT ANTICIPATE ANY OTHER CHANGES
IN INCOME MORE THAN 10% OTHER THAN COST OF LIVING 1-5%.

## 

B6J (Off	cial Form 6J) (12/07)			
In re	Jennifer Rennee Porter		Case No.	13-05305
		Debtor(s)		

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

		<b>311</b> ( <b>3</b> )
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	rate. The av	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? b. Is property insurance included? Yes X No No	\$	600.77
2. Utilities: a. Electricity and heating fuel	\$	275.00
b. Water and sewer	\$ <del></del>	12.00
c. Telephone	\$	0.00
d. Other CELL PHONE	\$	120.00
3. Home maintenance (repairs and upkeep)	\$	20.00
4. Food	\$	500.00
5. Clothing	\$	45.00
6. Laundry and dry cleaning	\$	35.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	120.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) AUTO PROPERTY TAXES	\$	35.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,262.77
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
DEBTOR DOES NOT ANTICIPATE ANY CHANGES IN EXPENSES GREATER THAN 5% WITHIN THE NEXT YEAR.		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	2,710.77
b. Average monthly expenses from Line 18 above	\$ 	2,262.77
c. Monthly net income (a. minus b.)	\$	448.00
	Ψ	

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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### **United States Bankruptcy Court District of South Carolina**

In re	Jennifer Rennee Porter		Case No.	13-05305
		Debtor(s)	Chapter	13

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION UNDE	R PENALTY (	OF PERJURY BY INDIVIDUAL DEBTOR	
	I declare under penalty of perjursheets, and that they are true and correct t		ad the foregoing summary and schedules, consisting of _y knowledge, information, and belief.	22
Date	September 23, 2013	Signature	/s/ Jennifer Rennee Porter Jennifer Rennee Porter Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

### **United States Bankruptcy Court District of South Carolina**

In re	Jennifer Rennee Porter		Case No.	13-05305
		Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$15,935.00 YEAR TO DATE: (DEBTOR) SILL HOPES EPISCOPAL RETIREMENT COMMUNITY
\$19,117.00 2012: (DEBTOR) SILL HOPES EPISCOPAL RETIREMENT COMMUNITY
\$17,945.00 2011: (DEBTOR) SILL HOPES EPISCOPAL RETIREMENT COMMUNITY

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$4,970.00 YEAR TO DATE: (DEBTOR) SSI/DISABILITY FOR DAUGHTER

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AMOUNT SOURCE

\$8,520.00 2012: (DEBTOR) SSI/DISABILITY FOR DAUGHTER \$8,520.00 2011: (DEBTOR) SSI/DISABILITY FOR DAUGHTER

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

PROCEEDING

PROCEEDING

FORECLOSURE

FORECLOSURE

PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

COURT OF COMMON PLEAS

PENDING

STATE OF SOUTH CAROLINA

COUNTY OF LEXINGTON

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

**AUTO CREDIT OF COLUMBIA 121 EXECUTIVE CENTER DRIVE** Columbia, SC 29210

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 9/2013

DESCRIPTION AND VALUE OF **PROPERTY** 

2006 KIA SORENTO: NADA VALUE (\$4,023)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY (\$1,800) CASH

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS SOMEONE STOLE (\$1,800) IN CASH OUT OF

DATE OF LOSS **APRIL 2013** 

**PURSE** 

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#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

9/2013

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

MOSS & ASSOCIATES, ATTORNEYS P.A. 816 ELMWOOD AVENUE COLUMBIA, SC 29201 ATTORNEY FEE: \$418.00 FILING FEE: \$281.00

ABACUS CREDIT COUNSELING 15760 VENTURA BLVD SUITE 1240 Encino, CA 91436 9/9/2013 CREDIT COUSELING: \$25.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

GUSSY HALL UNKNOWN COUSIN DATE **2011** 

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

1999 CHEVROLET BLAZER: DEBTOR GAVE TO HIM BECAUSE ENGINE BLEW UP; DEBTOR RECEIVED NO MONEY FOR TRANSFER. DEBTOR'S OPINION OF VALUE (\$500) FOR PARTS. VEHICLE WAS NOT RUNNING.

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN

**ADDRESS** 

COUDT BUS

NATURE OF BUSINESS ENDING D
BUSINESS WAS A SOLE 2008-2011

BEGINNING AND ENDING DATES

JENNIFER PORTER

None

NAME

6561

228 ROUND TREE COURT Gaston, SC 29053

PROPRIETORSHIP
OPERATING AS A CARE
TAKER. THERE WERE
NO SUPPLIES OR
INVENTORY. DEBTOR
HAD NO OTHER
EMPLOYEES OR
ACCOUNTS

RECEIVEABLES. WORK ENDED IIN 2011.

ENDED IIN 2011.

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

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#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

**NAME** 

**ADDRESS** 

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

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Q.

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 23, 2013

Signature /s/ Jennifer Rennee Porter

Jennifer Rennee Porter

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B 22C (Official Form 22C) (Chapter 13) (04/13)

In re	Jennife	er Rennee Porter
		Debtor(s)
Case N	lumber:	13-05305
		(If known)

According to the calculations required by this statement:
■ The applicable commitment period is 3 years.
☐ The applicable commitment period is 5 years.
☐ Disposable income is determined under § 1325(b)(3).
■ Disposable income is not determined under § 1325(b)(3).
(Check the boxes as directed in Lines 17 and 23 of this statement.)

#### CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Par	rt I. R	REPORT OF INC	COME			
1	a. ■ b. □	tal/filing status. Check the box that applies at Unmarried. Complete only Column A ("Debto Married. Complete both Column A ("Debto	otor's or's In	Income") for Lincome") and Col	nes 2-10. umn B (''Spouse's Inco	ome'') f		
	calend the fil	gures must reflect average monthly income red dar months prior to filing the bankruptcy case ling. If the amount of monthly income varied nonth total by six, and enter the result on the ap	, endi durir	ing on the last day	of the month before	'	Column A  Debtor's  Income	Column B Spouse's Income
2	Gross	s wages, salary, tips, bonuses, overtime, con	nmiss	sions.		\$	1,817.15	\$
3	enter profes numb	the difference in the appropriate column(s) of ssion or farm, enter aggregate numbers and proper less than zero. Do not include any part of luction in Part IV.	Line ovide	3. If you operate details on an atta	more than one business achment. Do not enter a	i,		
	a.	Gross receipts	\$	0.00		-		
	b.	Ordinary and necessary business expenses	\$	0.00				
	c.	Business income	Sub	tract Line b from	Line a	\$	0.00	\$
4		oppropriate column(s) of Line 4. Do not enter a of the operating expenses entered on Line b			). Do not include any			
	a. b.	Gross receipts Ordinary and necessary operating expenses	\$ \$	Debtor <b>0.00 0.00</b>	\$ Spouse \$ \$			
		Gross receipts	\$ \$	Debtor <b>0.00</b>	\$ Spouse \$ \$	\$	0.00	\$
5	b. c.	Gross receipts Ordinary and necessary operating expenses	\$ \$	Debtor <b>0.00 0.00</b>	\$ Spouse \$ \$	\$ \$		\$
5 6	b. c.	Gross receipts Ordinary and necessary operating expenses Rent and other real property income	\$ \$	Debtor <b>0.00 0.00</b>	\$ Spouse \$ \$	-		•
	b. c. Interest Pensi Any a exper purpodebto	Gross receipts Ordinary and necessary operating expenses Rent and other real property income est, dividends, and royalties.	\$ Sub	Debtor  0.00 0.00  otract Line b from  egular basis, for cluding child suppose payments or an ed in only one color	\$ Line a  the household port paid for that mounts paid by the	\$	0.00	\$
6	b. c. Intervention Pensis Any a experimental debto listed Unen Howe benefit	Gross receipts Ordinary and necessary operating expenses Rent and other real property income  est, dividends, and royalties.  ion and retirement income.  amounts paid by another person or entity, ones of the debtor or the debtor's dependent ose. Do not include alimony or separate main or's spouse. Each regular payment should be re	\$ Substitute Substitut	Debtor  0.00 0.00  otract Line b from  regular basis, for eluding child supported in only one column B.  appropriate columion received by you	spouse  the household port paid for that mounts paid by the turn; if a payment is  mn(s) of Line 8.  but or your spouse was a	\$ \$	0.00	\$

	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate		
	maintenance payments paid by your spouse, but include all other payments of alimony or		
	<b>separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of	ļ	
9	international or domestic terrorism.		
	Debtor Spouse  a. DAUGHTER'S SSI/DISABILITY \$ 591.67 \$		
	a.   DAUGHTER'S SSI/DISABILITY   \$   591.67   \$		
	b.   \$   \$   59	1.67	\$
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).  2,40	8.82	\$
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		2,408.82
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD		
12	Enter the amount from Line 11	\$	2,408.82
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	ne	
	a.		
	Total and enter on Line 13	\$	0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$	2,408.82
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 an-		2,400.02
13	enter the result.	\$	28,905.84
16	<b>Applicable median family income.</b> Enter the median family income for applicable state and household size. (The information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	is	
	a. Enter debtor's state of residence: SC b. Enter debtor's household size: 3	\$	53,532.00
	Application of § 1325(b)(4). Check the applicable box and proceed as directed.		
17	■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitmen top of page 1 of this statement and continue with this statement.	t perio	od is 3 years" at the
	☐ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable committed at the top of page 1 of this statement and continue with this statement.	nent p	period is 5 years"
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME		
18	Enter the amount from Line 11.	\$	2,408.82
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such a payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.    a.		
	Total and enter on Line 19.	\$	0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	2,408.82

21	<b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.						0 by the number 12 and	\$	28,905.84
22	Applic	able median family incom	ne. Enter the amount from	m Lin	e 16.			\$	53,532.00
23	☐ The 132 ■ The	ation of § 1325(b)(3). Che amount on Line 21 is mo 25(b)(3)" at the top of page amount on Line 21 is not 25(b)(3)" at the top of page	ore than the amount on 1 of this statement and of the than the amount	Line comp	22. Ch lete the Line 22.	eck the box for "Di remaining parts of Check the box for	this statement.  "Disposable income is no	t determ	nined under §
		Part IV. CA	ALCULATION (	)F I	DEDU	CTIONS FR	OM INCOME		
		Subpart A: De	eductions under Star	ndar	ds of th	ne Internal Reve	nue Service (IRS)		
24A	Enter in applica bankru	al Standards: food, appar n Line 24A the "Total" amount ble number of persons. (T ptcy court.) The applicable r federal income tax return.	ount from IRS National and information is availate number of persons is the	Standable at the number of the standard	ards for www.u	Allowable Living usdoj.gov/ust/ or from twould currently be	Expenses for the om the clerk of the e allowed as exemptions	\$	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.					onal Standards for able at cable number of persons one 65 years of age or ory that would currently ional dependents whom and enter the result in and enter the result in Line			
	Person	ns under 65 years of age		Pers	ons 65	years of age or old	ler		
	a1.	Allowance per person		a2.	Allow	ance per person			
	b1.	Number of persons		b2.		er of persons			
	c1.	Subtotal		c2.	Subtot	al		\$	
25A	Utilitie availab the nur	Standards: housing and uses Standards; non-mortgage ale at www.usdoj.gov/ust/onber that would currently build buil	e expenses for the applica or from the clerk of the b oe allowed as exemptions	able c ankru	ounty a optcy co	nd family size. (Thurt). The applicable	nis information is e family size consists of	\$	
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.  a. IRS Housing and Utilities Standards; mortgage/rent expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 c. Net mortgage/rental expense  Subtract Line b from Line a.					\$			
26	25B do Standar	Standards: housing and uses not accurately computerds, enter any additional antion in the space below:	the allowance to which	you a	re entitl	ed under the IRS H	lousing and Utilities	\$	

Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are 27A included as a contribution to your household expenses in Line 7.  $\square$  0  $\square$  1  $\square$  2 or more. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for 27B your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  $\square$  1  $\square$  2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average 28 Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter 29 the result in Line 29. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, 30 state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes. Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly 31 deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions. Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term 32 life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance. Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to 33 pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49. Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for 34 education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on 35 childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by 36 insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.

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37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.			
38	8 Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.			
	Subpart B: Additional Living Expense Deductions	<u>'</u>		
	Note: Do not include any expenses that you have listed in Lines 24-37			
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expense the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	es in		
39	a. Health Insurance \$			
	b. Disability Insurance \$			
	c. Health Savings Account \$			
	Total and enter on Line 39	\$		
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the below:  \$	space		
40	Continued contributions to the care of household or family members. Enter the total average actual mont expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	ically		
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act o applicable federal law. The nature of these expenses is required to be kept confidential by the court.	r other \$		
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Lo Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your trustee with documentation of your actual expenses, and you must demonstrate that the additional amountained is reasonable and necessary.	r case		
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable an necessary and not already accounted for in the IRS Standards.	d \$		
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clot expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov.orf">www.usdoj.gov.orf</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.			
46	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 through 45.	\$		

			Subpart C: Deductions for Do	ebt l	Payment			
47	own, check sched	operty that you Payment, and tal of all amounts the bankruptcy Average Monthly						
		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance		
	a.			\$	•	□yes □no		
				T	otal: Add Lines		\$	
48	moto your paym	ry residence, a ou may include in ion to the uld include any y such amounts in						
		Name of Creditor	Property Securing the Debt			he Cure Amount		
	a.		<u> </u>		\$	Total: Add Lines	\$	
49	priori not in	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.  Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.						
50	a.		hly Chapter 13 plan payment.	\$				
50	b.	issued by the Executive	our district as determined under schedules Office for United States Trustees. (This at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of	x				
	c.		nistrative expense of chapter 13 case	To	otal: Multiply Li	nes a and b	\$	
51	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 47 through 50.						\$	
			Subpart D: Total Deductions	ron	n Income			
52	52 <b>Total of all deductions from income.</b> Enter the total of Lines 38, 46, and 51.						\$	
		Part V. DETER	RMINATION OF DISPOSABLE	INC	COME UNDE	ER § 1325(b)(2)	)	
53	<b>Total current monthly income.</b> Enter the amount from Line 20.						\$	
54		s, or disability le nonbankruptcy	\$					
55		mployer from ired repayments of	\$	_				
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.					\$		

57	Deduction for special circumstances. If there are special circumstances is no reasonable alternative, describe the special circumstan. If necessary, list additional entries on a separate page. Total the exprovide your case trustee with documentation of these expenses of the special circumstances that make such expense necessary.  Nature of special circumstances  a.  b.  c.	ces and the resulting expenses in lines a-c bel xpenses and enter the total in Line 57. You nees and you must provide a detailed explanate	ow. <b>nust</b>					
58	Total adjustments to determine disposable income. Add the arresult.							
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line	\$						
Part VI. ADDITIONAL EXPENSE CLAIMS								
Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly exeach item. Total the expenses.								
60	Expense Description	Monthly Ame	ount					
	a. b.	\$ \$						
	c.	\$						
	d.	\$						
	Total: Add Lines a	, b, c and d \$						
	Part VII. VER	IFICATION						
61	I declare under penalty of perjury that the information provided in must sign.)  Date: September 23, 2013	a joint case, both debtors Porter ter						
ĺ	(Debtor)							